

# **EXHIBIT “F”**

## LOSS INQUIRY BY POLICY NUMBER

PAGE 1

AGENCY 17-0557-00 POLICY BR 038 POLICY NUMBER 525851 RIND 46  
 PIONEER TELEPHONE SERVICES INC

CLM 037 0004873-2004 DOL 09-16-2004 LC 23  
 AGENCY: 17-0557-00

COV	PAID	LAE	RECOVERY	CLSD	DTE
MPEC	11,607 92	1,535 55	00	01-18-05	
IOT	11,607 92	1,535 55	00		

DESC: 1833 E THREE NOTCH ST; ANDALUSIA AL

OCCUPIED AS: OFFICE

STORM DAMAGE, CATASTROPHE NUMBER = 038

IVAN

NO MORE CLAIMS OR PREVIOUS POLICIES

Screen: 910404

2-1-05  
 BR to mail letter to P. 2 >D. Williamson

\* ordered lightning strike (By home back)  
 - except through agency. They looked at.  
 - can't verify

1-31-05

Bill Reanes called Jimmy W. (today)

1-27-05

\* left message w/ Bill (x 204)

NOON - 1.25 US canceled again

<https://www.aoins.com/dcicsw/ATTRBCNV/CSM3/dfhwhita/IDSF17055700>



1/27/2005

AUTO-OWNERS INSURANCE COMPANY  
AUTO-OWNERS LIFE INSURANCE COMPANY  
HOME-OWNERS INSURANCE COMPANY  
OWNERS INSURANCE COMPANY  
PROPERTY OWNERS INSURANCE COMPANY  
SOUTHERN OWNERS INSURANCE COMPANY



P O Box 244017 (CLAIMS)  
Montgomery, Alabama 36124  
PHONE (334) 279-0323  
FAX (334) 271-0481

December 20, 2004

Rec'd  
12/22/04

Pioneer Telephone Services, Inc  
P O Box 1606  
Andalusia, AL 36420

RE: 37-4873-04

Dear Sir or Madam:

We have received the estimate from the independent adjuster for your building damages. I have enclosed a copy for you to review. Once you have had a chance to review, please give me a call so that we may settle that portion of the claim.

As to the damages you are claiming to your phone system due to lightning and the water damage to the inventory, Auto-Owners appreciates your professional opinion as to the damages claimed. However, it is a conflict of interest to write your own lightning affidavit. We also understand that you have disposed of the damaged equipment without us being able to have a third party verify the damages. We are hereby requesting you provide us with outside documentation and evidence of the damages along with a salvage value.

Under your policy the following is contained:

**3. Duties In The Event Of Loss Or Damage**

- a You must see that the following are done in the event of loss or damage to Covered Property:
  - (4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

(5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records

#### RESERVATION

Please be advised that this letter does not waive any rights or defenses which Auto-Owners Insurance Company may have regarding this matter under any policy of insurance issued by Auto-Owners Insurance, whether or not such claims or defenses are set forth herein. Auto-Owners reserves the right to supplement this letter upon receipt of further information which may subsequently become available.

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext 204.

Sincerely,



Bill Reaves  
Field Claim Rep

AUTO OWNERS INSURANCE COMPANY  
AUTO OWNERS LIFE INSURANCE COMPANY  
HOME OWNERS INSURANCE COMPANY  
OWNERS INSURANCE COMPANY  
PROPERTY OWNERS INSURANCE COMPANY  
SOUTHERN OWNERS INSURANCE COMPANY



P O Box 244017 (CLAIMS)  
Montgomery, Alabama 36124  
PHONE (334) 279-0323  
FAX (334) 271-0481

February 3, 2005

Pioneer Telephone Services, Inc  
P O Box 1606  
Andalusia, AL 36420

RE: 37-4873-04

Dear Sir or Madam:

We have completed our investigation of the above referenced claim. You are insured under Auto-Owners Insurance Co with policy number 38525851 with effective dates of 6-16-04 to 6-16-05. Your Tailored Protection Policy has personal property limits of \$76,950.00 with a \$500 deductible.

We have completed our investigation of the lightning claim you submitted for \$21,575.72. As part of our investigation we ordered a lightning strike report from Compu Weather, Inc that included the time period from 9-15-04 at 4:00 p.m. through 9-17-2004 3:59:59 p.m. According to their report no lightning was detected within a 5 mile radius of your location. Therefore, since lightning was not detected in that area we must regretfully deny this portion of the claim.

As to the portion of the claim you submitted to us for the damaged inventory totaling \$34,915.53 we have been unable to have this damage verified by an expert. Under your policy the following is contained:

### 3. Duties In The Event Of Loss Or Damage

a You must see that the following are done in the event of loss or damage to Covered Property:

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

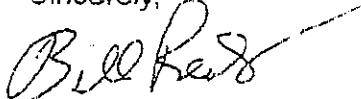
It is my understanding that you have disposed of these items and they are no longer available for inspection. As we were not given the opportunity to have these items inspected by an expert to determine the exact damages we must deny this portion of the claim.

If there is any additional information you believe to be relevant to the question of coverage, or if you believe that any of the facts or information stated, upon which Auto-Owners has relied is not accurate, please advise.

All rights, terms, conditions, and exclusions in your policy are in full force and effect and are completely reserved.

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext. 204

Sincerely,



Bill Reaves  
Field Claim Rep

## CLAIM PAYMENT

1-041216545

MONTGOMERY CLAIM BRANCH  
PO BOX 244017  
MONTGOMERY, AL 36124-4017



SOUTH CENTRAL AGENCY INC  
1831 E THREE NOTCH ST  
ANDALUSIA AL 36420-2438

CLAIM NUMBER	PAID DATE	AMOUNT PAID
037-0006920-2004	12/01/2004	\$*****19,050.32
LOSS DATE	STATUS	POLICY NUMBER
09/16/2004	CLOSE FILE	44 404780 00
COVERAGE		
COVERAGE SPLIT		
INSURED		
JAMES H WILLIAMSON & KELLY WILLIAMSON		

SOUTH CENTRAL AGENCY INC  
PO BOX 548  
ANDALUSIA, AL 36420-1210

## COVERAGE SPLIT

042 HOMEOWNERS DWELLING	17,453.87
142 HOMEOWNERS OTHER STRUCTURES	1,596.45

COMMENTS: GH

DETACH HERE AND KEEP FOR YOUR RECORDS

THIS DOCUMENT HAS A COLORED BACKGROUND, VOID PANTOGRAPH, AND MICROPRINTING IN THE BORDER.

Auto-Owners Insurance  
Life, Home, Car, Business

1-041216545

NINETEEN THOUSAND EIGHT HUNDRED FORTY-FIVE DOLLARS

PAY TO THE ORDER OF JAMES H. WILLIAMSON &  
KELLY WILLIAMSON  
AND COVINGTON COUNTY BANK

INSURED: JAMES H. WILLIAMSON &	CLAIM NUMBER: 037-0006920-2004	LOSS DATE: 09/16/2004
	POLICY NUMBER: 44 404780 00	AGENCY: 17-0657-00

IN PAYMENT OF LOSS DUE TO  
WIND DAMAGE TO DWELLING AND OTHER STRUCTURES

## CLAIM PAYMENT

1-041216546

MONTGOMERY CLAIM BRANCH  
PO BOX 244017  
MONTGOMERY, AL 36124-4017



SOUTH CENTRAL AGENCY INC  
1831 E THREE NOTCH ST  
ANDALUSIA AL 36420-2438

CLAIM NUMBER	PAID DATE	AMOUNT PAID
037-0006920-2004	12/01/2004	\$*****18,694.48
LOSS DATE	STATUS	POLICY NUMBER
09/16/2004	CLOSE FILE	44 404780 00
COVERAGE		
242 - HOMEOWNERS PERSONAL PROPERTY		
INSURED		
JAMES H WILLIAMSON & KELLY WILLIAMSON		

SOUTH CENTRAL AGENCY INC  
PO BOX 548  
ANDALUSIA AL 36420-1210

COMMENTS: GH

DETACH HERE AND KEEP FOR YOUR RECORDS

THIS DOCUMENT HAS A COLORED BACKGROUND, VOID PANTOGRAPH, AND MICROPRINTING IN THE BORDER.

Auto-Owners Insurance		1-041216546	
Life Home Car Business		12/01/2004	
EIGHTEEN THOUSAND SIX HUNDRED NINETY-FOUR AND 48/100 DOLLARS		18,694.48	
PAID TO THE		INSURED: JAMES H WILLIAMSON & KELLY WILLIAMSON	
ORDER OF: JAMES H WILLIAMSON		CLAIM NUMBER:	LOSS DATE:
		037-0006920-2004	09/16/2004
		POLICY NUMBER:	AGENCY:
		44 404780 00	17-055700
IN PAYMENT OF		\$18,694.48	
CONTENTS DAMAGE LESS \$1000 DEDUCTIBLE		18,694.48	

*Challin*

## CLAIM PAYMENT

1-041348808

MONTGOMERY CLAIM BRANCH  
PO BOX 244017  
MONTGOMERY, AL 36124-4017

**Auto-Owners Insurance**  
Life Home Car Business  
The Best Policy

SOUTH CENTRAL AGENCY INC  
1831 E THREE NOTCH ST  
ANDALUSIA AL 36420-2438

AMOUNT PAID
*****11,607.92
ICY NUMBER
14617 038525851

SOUTH CENTRAL AGENCY INC  
PO BOX 548  
ANDALUSIA, AL 36420-1210

COMMENTS: \$1,000 DEDUCTIBLE  
GH

THIS DOCUMENT HAS A COLORED BACKGROUND, VOID PANTOGRAPH, AND MICROPRINTING IN THE BORDER.

AUTO-OWNERS INS. CO. - CLAIM PAYMENT DRAFT

PAYABLE THROUGH  
STANDARD FEDERAL BANK  
TROY, MICHIGAN

01/18/2005

1-041348808

Auto-Owners Insurance

11,607.92

THE ELEVEN THOUSAND SIX HUNDRED SEVEN AND 92/100 DOLLARS

INSURED: PIONEER TELEPHONE SERVICES INC

CLAIM NUMBER: 037-0004873-2004-23 LOSS DATE: 09/16/2004

POLICY NUMBER: 034617-038525851 AGENCY: 17-055-0051

AMOUNT PAID: 11,607.92

TO PAY TO THE ORDER OF: PIONEER TELEPHONE SERVICES INC  
AND TROYINGTON COUNTY BANK

IN PAYMENT FOR  
BUILDING DAMAGE

*Michael SC*

THIS DOCUMENT HAS A COLORED BACKGROUND - BORDER CONTAINS MICROPRINTING